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Atty. Dkt. No. 046983-0101

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: A. Maxwell Eliscu

Title: SYSTEM FOR AND METHOD OF PROVIDING FINANCIAL AND TRANSACTION MANAGEMENT SERVICES OVER A NETWORK

Appl. No.: 09/666,978

Filing Date: 09/20/2000

Examiner: Linda C. Jasmin

Art Unit: 2161

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Mail Stop NON-FEE AMENDMENT, Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450, on the date below.	
<u>Paul S. Hunter</u> (Printed Name)	
 (Signature)	
<u>March 23, 2004</u> (Date of Deposit)	

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Technology Center 2100

Mail Stop NON-FEE AMENDMENT
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

[X] The fee required for additional claims is calculated below:

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GROUP 3600

	Claims As Amended	Previously Paid For	Extra Claims Present	Rate	Additional Claims Fee
Total Claims:	35	-	71	= 0 x \$18.00	= \$0.00
Independents:	3	-	11	= 0 x \$86.00	= \$0.00
				First presentation of any Multiple Dependent Claims: + \$290.00	= \$0.00
				0	
				CLAIMS FEE TOTAL =	\$0.00

	EXTENSION FEE TOTAL:	<u>\$0.00</u>
<input type="checkbox"/> []	Statutory Disclaimer Fee under 37 C.F.R. 1.20(d):	\$110.00
	CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL:	<u>\$0.00</u>
<input checked="" type="checkbox"/> [X]	Small Entity Fees Apply (subtract ½ of above):	<u>\$0.00</u>
		TOTAL FEE:
		<u>\$0.00</u>

[X] The Commissioner is hereby authorized to charge any fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17 to Deposit Account No. 50-2350. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 50-2350. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 50-2350.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

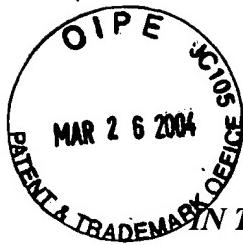
Respectfully submitted,

Date MARCH 23, 2004

By 

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AMENDMENT AND REPLY UNDER 37 CFR 1.111

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Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated January 5, 2004, concerning the above-referenced patent application, making the three-month shortened statutory deadline for response April 5, 2004. Thus, this Paper is timely filed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 16 of this document.

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